

The Veterans' Guide to Later Life in Scotland



Veterans'
project



**UNFORGOTTEN
FORCES**
Supporting Scotland's
Older Veterans

Who we are

Age Scotland is the national charity for older people. We work to improve the lives of everyone over the age of 50 so that they can love later life.

Our vision is a Scotland where everyone can love later life.

Our mission is to inspire, involve and empower older people in Scotland, and influence others, so that people can make the most of later life.

Our three strategic aims are to:



Help older people to be as well as they can be



Promote a positive view of ageing and later life



Tackle loneliness and isolation

How we can help

We know that growing older doesn't come with a manual. Later life can bring changes and opportunities to your life and you may need to know about rights, organisations and services which are unfamiliar to you.

That's why we provide free information and advice to help you on a range of topics including benefits and entitlements, social care, legal issues such as Power of Attorney, housing and much more. All of our guides are available to download for free from our website, or you can contact our helpline team to have copies posted to you for free.

The Age Scotland **helpline** is a free, confidential phone service for older people, their carers and families in Scotland looking for information and advice.

Later life can bring times when you just need someone to talk to. Our **friendship line** is part of our wider helpline and older people can call us for a chat. We're here to listen, provide friendship and offer support.

For information, advice and friendship



Call us free on: 0800 12 44 222
(Monday – Friday, 9am - 5pm)



Visit agescotland.org.uk to find out more.

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2021 Edition

The Age Scotland helpline can provide information and advice, relevant leaflets or the details of organisations that could help you. If there is anything you need to know that is not covered in this guide, call Age Scotland's helpline on 0800 12 44 222.

This booklet is intended as a guide only and is not a full and definitive statement of the law.

Welcome to The Veterans' Guide to Later Life in Scotland

Introduction from the Chief Executive

Age Scotland knows about the issues involved in growing older in Scotland and has developed this guide with the needs of older military veterans in mind. It will point you towards the information you may need and the organisations that exist to help you.

If you are aged 65 or older, live in Scotland and have served in the Armed Forces, the guide will be most relevant to you. It doesn't matter how long ago, or for how long, you served: you may have had a military career, a short period of national service, been a reservist, or even supported a military operation with the merchant navy. Veterans under age 65 will find much of the content of value, as will older veterans' family members.

Later life may bring changes and opportunities to your life, and you may need to know about organisations and services which are unfamiliar to you. Much of the legislation which gives older people in Scotland rights and protections differs from that in the rest of the UK. Within this guide equalities and human rights, and most benefits, are UK-wide, but other rights are set out in specifically Scottish legislation.

This guide has been developed by the **Age Scotland Veterans' Project**. We're grateful for the advice of our **Unforgotten Forces** partners in developing it.*



Brian Sloan,
Chief Executive

* **The Age Scotland Veterans' Project** is supported by the Scottish Government as part of Unforgotten Forces, a consortium of 15 leading organisations working together to boost the health and wellbeing of older veterans in Scotland.



Being treated fairly

Human rights and equality

Human rights are the basic rights and freedoms that belong to everyone, based on dignity, fairness, equality and respect. The Human Rights Act 1998 protects you from breaches of these rights by public authorities such as government departments, councils and the courts.

The **Equality Act 2010** protects you from being treated unfairly because of:

- age
- disability
- gender reassignment
- marriage and civil partnership
- pregnancy and maternity
- race
- religion or belief
- sex
- sexual orientation

The unfairness, or discrimination, can be:

- **direct** - where you are treated less favourably because of who you are
- **indirect** – where you are treated the same, but you are more badly affected because of who you are



If you believe your human rights have been breached, or you have been unlawfully discriminated against, the **Equality Advisory Support Service** can provide help and advice, on **0808 800 0082**.

There is more information about discrimination on the **Equality and Human Rights Commission** website at **www.equalityhumanrights.com/en/commission-scotland**.



The Armed Forces Covenant

The Scottish and UK governments recognise anyone who has served at least one day in the Armed Forces (including reserves and National Service) as a veteran.

The Armed Forces Covenant is a promise signed by every council and health board in Scotland, along with a huge number of public and private organisations, that says:

“Those who serve in the Armed Forces, whether regular or Reserve, those who have served in the past, and their families, should face no disadvantage compared to other citizens in the provision of public and commercial services. Special consideration is appropriate in some cases, especially for those who have given most such as the injured and the bereaved.”

Those who sign the Covenant detail the pledges they are making in support of those who have performed military duty.



More information, including how to use the covenant and the support available, can be found online, at **www.armedforcescovenant.gov.uk**, or by contacting the **Veterans UK** helpline on **0808 1914 2 18**.



Keeping well

It can be difficult to know where to turn if you want accurate, up-to-date information about staying well or are concerned about your mental or physical health.

Your local pharmacy can help with minor health concerns and common illnesses such as coughs, colds, upset stomachs, aches and pains. They often offer a range of additional services, such as advice about using inhalers, and help to stop smoking.

i If you are feeling well but have a question about your health or local NHS services, you can contact the **NHS Inform** helpline on **0800 22 44 88**, or see their website **www.nhsinform.scot**.

For persistent or serious problems, your GP can diagnose and treat you, and make referrals to specialists where needed.

If you feel unwell or have a medical question when your GP practice is closed, **NHS 24** can provide urgent health advice out of hours. You can reach them by calling **111**.

For serious or life-threatening conditions requiring emergency medical assistance, you should go to your nearest Accident and Emergency department, or dial 999 to speak to the emergency services if you need an ambulance.

i For a selection of leaflets about health and wellbeing contact the **Age Scotland helpline** on **0800 12 44 222**.



There are several organisations who can offer additional support to veterans with health issues, such as:

Togetherall

Online mental health and wellbeing service, providing information, advice and online self-help tools. Anonymous peer support with 24-hour clinically-trained moderators.

<https://togetherall.com>

BLESMA

Help and support for current and former members of the Armed Forces who have suffered limb loss or life-changing injury either during or after their service.

020 8590 1124 / <https://blesma.org>

Breathing Space

Support if you are feeling overwhelmed and need to speak to someone immediately. Advice about accessing mental health support services.

0800 83 85 87

Combat Stress

24-hour confidential advice and peer support for veterans with mental health conditions, their families and carers.

0800 138 1619 / www.combatstress.org.uk

Defence Medical Welfare Service

Support and assistance for veterans and their families who are on a medical care pathway in Fife, Lanarkshire, Scottish Borders, Edinburgh and the Vale of Leven hospital catchment area.

0800 999 3697 / www.dmws.org.uk

RNID

Information and support on all issues relating to deafness, hearing loss and tinnitus.

0808 808 0123 / <https://rnid.org.uk/about-us/rnid-in-scotland>



Pain Association Scotland

Self-management training and support for people with chronic pain, including specialist help for veterans.

0800 783 6059 / <https://painassociation.co.uk/veterans>

Rock2Recovery

Mental health helpline, peer support and coaching for current and former members of the Armed Forces and their families.

01395 220072 / <https://rock2recovery.co.uk>

Samaritans

A safe place to talk through your thoughts and feelings, and support to make decisions, available by telephone, email, text and in person.

116 123 / jo@samaritans.org

SAMH

Scottish Association for Mental Health - online information resources and tools which you can use to help improve your mental wellbeing, or support someone with a mental health condition.

www.samh.org.uk

Sight Scotland Veterans

Support, rehabilitation and training for veterans with a visual impairment, whether caused by military service or not.

0800 035 6409 / <https://sightscotland.org.uk/veterans>

Veterans First Point

Advice and support for veterans, their families and carers, covering physical and mental wellbeing, money and debt, employment and training, housing, relationships, social activities and more.

0131 221 7090 / www.veteransfirstpoint.org.uk



Priority healthcare

You are entitled to priority NHS treatment for health conditions associated with your military service. This means you should be seen more quickly than someone on the same waiting list as you, who has the same level of clinical need, because you are a veteran.

You should tell your GP or hospital that the mental or physical condition relates to your time in the Armed Forces. You don't need to be receiving a War Pension, as long as the health professional treating you agrees the condition is likely to be the result of your service.



If you have difficulty accessing priority healthcare, or want to make a complaint, you can get help from the **Armed Services Advice Project** on **0808 800 1007**, **www.adviceasap.org.uk**, or contact the **Patient Advice and Support Service** on **0800 917 2127**, **www.cas.org.uk/pass**.

Each NHS health board also has an **Armed Forces and Veterans Champion**. You can speak to them if you feel that the priority treatment policy hasn't been followed, and you have not been able to resolve the problem with the person treating you. To find out how to contact your local champion, telephone **NHS Inform** on **0800 22 44 88**.

In January 2020 the **Scottish Government** published **Taking the Strategy Forward in Scotland**, a response to the UK-wide Strategy for our Veterans launched in 2018 to support and empower veterans.



For a copy, visit their website **www.gov.scot/publications/strategy-veterans-taking-strategy-forward-scotland/**



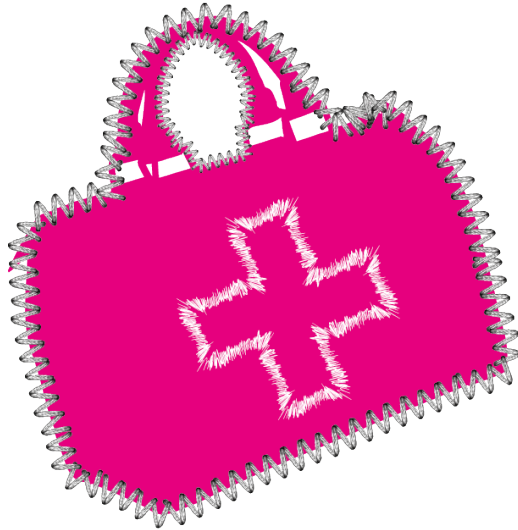
Help with health costs

If you receive payments under the War Pension or Armed Forces Compensation Schemes, and need glasses or dental treatment for your accepted disablement, **Veterans UK** may help with the cost. You can contact them for more information on **0808 1914 2 18**.

If you get Pension Credit, or have a low income and can't meet the cost of your NHS healthcare yourself, you may be entitled to financial help with the cost of dental care, glasses or contact lenses, and essential travel to receive treatment.

To apply for help under the NHS Low Income Scheme, ask your GP, dentist, optician, pharmacy or hospital for an HC1 form.

Care



Care at Home

If you have mobility problems, care needs, are living with a condition like dementia or need help with everyday tasks, support may be available to help you at home.

Some services are provided free of charge. If you have a low income, financial help may be available to help with the cost of other services.

To request an assessment of your care needs, you should contact the social work department of your local council. The assessment will usually happen in your home. The assessor will talk to you about how you carry out everyday tasks and ask about the help you currently have from friends, family or a carer.

After the assessment your council will provide you with a care or support plan, which will clarify what your needs are and what help they can offer. This may include, for example, personal care, equipment or adaptations for your home, and services to help any carers who help you. You could receive a package of different types of care including social care, nursing care, health services and housing services.

You should be offered a choice of how your care and support will be arranged. You could:

- receive a direct payment and have complete control over how your care budget is spent
- ask the council to hold the budget, but make your own decisions about how the money is spent
- ask the council to hold the budget and arrange services on your behalf
- use a mixture of these methods.



For a copy of our **Care at Home: Assessment and Funding** guide call the **Age Scotland helpline** on **0800 12 44 222**.

Free Personal and Nursing Care

In Scotland, personal care and nursing care are free for those who are assessed as needing them.

Personal care includes help with things like bathing, shaving, going to the toilet, getting up and going to bed, medications and dressings, cooking or reheating food and the use of surgical appliances and equipment.

Nursing care covers medical assistance involving a qualified nurse, such as giving injections or managing pressure sores.

If you are assessed as needing help with housework or shopping, sometimes known as domestic assistance, there is likely to be a charge for these services.

The social worker who is making the assessment will ask you for information about your income, savings and essential expenditure, and will work out how much you can afford to pay.

Some payments under the War Pension and Armed Forces Compensation Schemes, and the mobility components of Disability Living Allowance and Personal Independence Payments, are not counted as income so they won't reduce the amount of financial help you receive.



Care homes

Moving to a care home is an option you may need to consider if you can no longer live safely at home.

All care homes can help with personal care such as washing, dressing and managing medication. Some provide specialist facilities and equipment, and have trained nurses on duty 24 hours a day to provide skilled nursing care. Others, such as Erskine in Bishopton, Edinburgh and Glasgow, provide care exclusively to veterans of the Armed Forces and their dependants.

If you are considering moving into a care home the first step is to contact your local social work department. They can:

- carry out a care needs assessment for you
- decide if your needs can best be met in a care home setting
- carry out a financial assessment to work out how much means-tested financial help you qualify for

This is important even if you intend to arrange and pay for your own care. If your savings become low, you will only be eligible for financial assistance if the council have evidence that you require care in a care home, and they have carried out a full financial assessment.

War Pensions and Armed Forces Compensation Scheme payments are not counted as income for the financial assessment, so won't affect the amount of help you receive.

 For more information about care homes or a copy of our publication **Care Home Guide: Funding**, call the **Age Scotland helpline** on **0800 12 44 222**.



Housing and support

Homes for veterans

Specialist housing for veterans is provided by a number of charitable organisations in Scotland. The properties range from single rooms in hostels to adapted family homes. Some are tied to particular sections of the veteran community, and some are open to anyone who has served in the Armed Forces.



To be considered for veterans' housing, contact the provider directly to ask about their application process.

Scottish Veterans Residences

0131 556 0091 / www.svronline.org

Veterans Housing Scotland

0131 557 1188 / www.vhscot.org.uk

Haig Housing

020 8685 5777 / www.haighousing.org.uk

Royal Airforce Association

0131 225 5221 / www.rafa.org.uk

Erskine

0141 812 1100 / www.erskine.org.uk/getsupport



Buying a house

The Scottish Government provide a range of schemes to help people buy houses, such as Help to Buy (Scotland) and LIFT (Low Cost Initiative for First Time Buyers). Some of these schemes give priority to people who have served in the Armed Forces. For more information about the government help available to buy a property, visit **www.gov.scot/policies/homeowners**.

ASAP The Armed Services Advice Project

Advice on a wide range of topics including housing, money, debt, benefits, work, consumer issues and relationships.

0808 800 1007 / www.adviceasap.org.uk

Military Matters (Housing Options Scotland)

Specialist housing advice service for serving military personnel, veterans and their families.

Voicemail: **0131 247 1400 / www.housingoptionsscotland.org.uk**



Fuel costs and energy efficiency

It can be difficult to keep your home warm in winter. Being too cold can have a negative effect on your mood, your health and how comfortable your home is.



Home Energy Scotland can provide advice about energy efficiency, reducing your heating bills and changing energy suppliers. They can give you information about grants and schemes you may be eligible for, and support you to make applications.

Call their helpline on **0808 808 2282** or see their website **<https://www.homeenergyscotland.org>**.

Citizens Advice can give free, confidential and independent advice on a wide range of topics including heating and energy efficiency, housing, money, benefits, employment and consumer issues. Contact them on **0800 028 1456** or visit **www.cas.org.uk**.

You can ask your energy supplier to put you on their **Priority Services Register**. The support provided varies, but can include free safety checks, advance notice of planned interruptions to fuel supplies and priority in getting your supply restored after a power cut. This is particularly important if you rely on your supply for running medical or mobility equipment.



For more advice, you can request a copy of our **Warm and Well** publication by contacting the **Age Scotland helpline** on **0800 12 44 222**.



Repairs and adaptations

If you rent your home your landlord is usually responsible for major repairs to the building. Your tenancy agreement should give details of your responsibilities, which may include minor interior repairs and decoration.

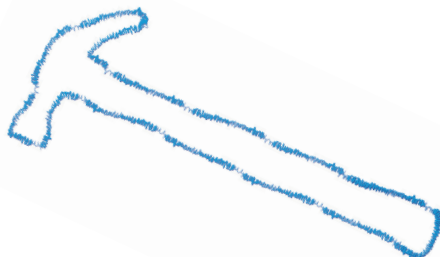
If your rented property needs to be adapted because you have a disability you must ask your landlord's permission before starting any work. However, your landlord can't refuse unreasonably.

If you own your own home you may need to arrange a building warrant or planning permission for the adaptation. Check with your council's department before starting work, as you can be fined and taken to court if you go ahead without the correct permits.

Planning Aid Scotland offer free advice and information on planning issues. Visit their website at **www.pas.org.uk**.

You can ask your council's social work department for a care assessment, or get advice from an occupational therapist, to help you to work out what adaptations you need, and how to go about them. You may be able to get a grant from the council to help with the cost, depending on your financial situation.

If you live in a property that has shared areas such as landings or stairwells, and need to make minor adaptations to improve accessibility because you have a disability, you can go ahead if you obtain the consent of a majority of the other owners.





Care and Repair

Most council areas have a Care and Repair service. These are charities that provide practical services and advice to older homeowners and those with disabilities. The services provided vary, but may include advice about repairs, improvements and adaptations, help to find tradespeople and to organise building work, and a handyperson service for small repairs.



Contact the **Age Scotland helpline** for details of your nearest Care and Repair service on **0800 12 44 222**, ask your local council for details or see the **Care and Repair Scotland** website, **www.careandrepairsotland.co.uk**.

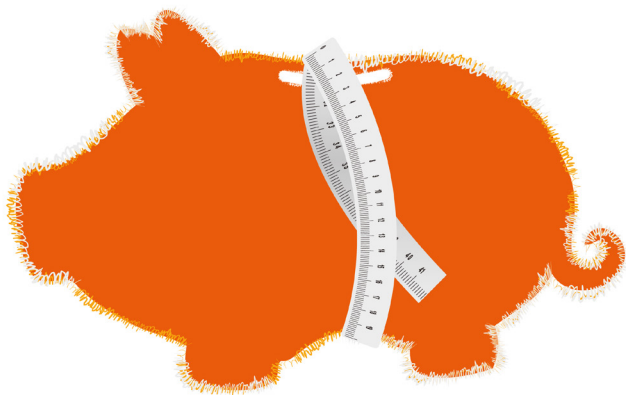
Highland Veterans Handyperson Service

If you live in the Highland or Moray areas, ILM Highland provide a handyperson service for older veterans, which can carry out odd jobs and small repairs around your home for just the cost of the materials.



Contact them on **01349 884 774** or see their website **www.ilmhighland.co.uk**

Money matters



Income Tax

If you are liable for Income Tax, check you are paying the right amount. This is particularly important if you have more than one source of income, for example an Armed Forces pension, a State Pension and a works pension.

You can check your tax code and income tax for the current year online, at **www.gov.uk/check-income-tax-current-year** or call the **HMRC helpline** on **0300 200 3300**.

i For more information about income tax in later life you can check the **Tax Help for Older People** website at **www.taxvol.org.uk** or contact them on **01308 488 066**.



National Insurance

If your husband, wife or civil partner was in the Armed Forces, and you have gaps in your National Insurance contribution record because you accompanied them on overseas postings, you may be able to claim Class 3 National Insurance credits.

Class 3 credits contribute towards your State Pension entitlement, and could increase the amount you receive.

This may apply to you if you are a woman over the age of 65, or a man over the age of 67.

i You can check if you have any gaps in your National Insurance contribution record, and find out more about National Insurance credits for military spouses and civil partners, by contacting the **HMRC National Insurance Enquiry Line** on **0300 200 3500**.

Armed Forces Pension Schemes

There are currently four Armed Forces occupational pension schemes, which are assessed and maintained by Veterans UK.

i For advice and information about your Armed Forces Pension Scheme award itself, contact the **Veterans UK pensions division** on **0800 085 3600**. For enquiries about missing or late payments, speak to the **Equiniti Paymaster Communications Centre** on **0345 121 2514**.

The **Forces Pension Society** provides independent Armed Forces Pensions advice and assistance to members, on matters such as divorce, dependents' entitlements and checking the accuracy of pension payment calculations. This is a not-for-profit organisation; membership fees apply. They can be contacted on **020 7820 9988**.



Compensation

If you were injured in the course of your military service, or became ill as a result of it, you may be entitled to compensation from the Ministry of Defence.

For conditions relating to service before 6 April 2005, you should claim under the War Pension Scheme. For conditions relating to service on or after 6 April 2005, the claim should be made under the Armed Forces Compensation Scheme.

Armed Forces Compensation Scheme claims must be made within seven years of the incident that caused the injury or illness. There is no time limit for War Pension claims, but it may be more difficult to prove your condition is related to your service if more than seven years has passed.

The schemes both cover mental and physical conditions, from minor injuries to permanent disabilities and Post Traumatic Stress Disorder. Depending on the severity of your condition, and the scheme you claim under, you may also qualify for additional allowances, or an Armed Forces Independence Payment.



You can get a claim form by contacting the **Veterans UK helpline** on **0808 1914 218**.

If you need help completing the form, you can contact **The Veterans Welfare Service** on **0141 224 2709** or speak to **Legion Scotland** on **0131 550 1566**.



War Pensions, Armed Forces Compensation Scheme payments and means-tested benefits

If you receive War Pension or Armed Forces Compensation Scheme payments, there are special rules about how these affect means-tested benefits such as Pension Credit and Housing Benefit.

This could mean an increase in the amount you receive, or an entitlement to a benefit you were not previously receiving.

i If you would like a full benefit check, or more information about how different benefits affect one another, call the **Age Scotland helpline** on **0808 12 44 222**.

Unemployability Supplement

If you receive an Unemployability Supplement with a War Disablement Pension, **Veterans UK** will write to you around three months before you reach State Pension age, to ask if you wish to continue receiving your Unemployability Supplement.

As this supplement overlaps with State Pension, your State Pension payments will be reduced if you receive it. However, due to the differing tax and benefit rules, you may be better off overall. You should obtain specialist advice before making a decision.

i The **Armed Services Advice Project** can provide advice on a wide range of topics, including War Pension claims and additional allowances, on **0808 800 1007**.

You can also speak to **Legion Scotland's Pension and Advocacy service** for advice on **0131 550 1566**, or email them at **pensionenquiries@legionscotland.org.uk**.




Armed Forces Independence Payment and the Motability Scheme

If you are awarded a Guaranteed Income Payment of 50 percent or more under the Armed Forces Compensation Scheme, you are eligible for an Armed Forces Independence Payment.

The amount payable is equivalent to the enhanced rates of the daily living and mobility components of Personal Independence Payment.

You cannot be paid both Armed Forces Independence Payment and Personal Independence Payment for the same period. However, you can make a claim for Personal Independence Payment while you are waiting for your Armed Forces Independence Payment claim to be processed.

If you are in receipt of Armed Forces Independence Payment, and wish to have a mobility vehicle, you can use a portion of your payment to access the Motability Scheme.

 You can get more information about the **Motability Scheme** on **0300 456 4566**, or by visiting their website at **www.motability.co.uk**.



Constant Attendance Allowance

If you receive a War Disablement Pension and your disablement has been assessed by Veterans UK at 80 percent or more, you may be entitled to Constant Attendance Allowance. If you already receive Attendance Allowance, Disability Living Allowance (care component) or Personal Independence Payment (daily living component), they will be reduced by the amount of any Constant Attendance Allowance you are awarded, however the amount you receive overall may be higher.

If you do not qualify for compensation under the War Pension Scheme or Armed Forces Compensation Scheme, there may be other disability-related benefits you can apply for, such as Attendance Allowance.



To make an application for Constant Attendance Allowance, contact **Veterans UK** on **0808 1914 218** to request a form.

Attendance Allowance

Attendance Allowance is a benefit for people who have reached State Pension age, and have a physical or mental disability that means they need care or supervision. It is tax free and is not means-tested, so you can apply regardless of your income or savings.

If you already receive Disability Living Allowance or Personal Independence Payment you can continue to receive these after you reach State Pension age if you still meet the criteria. However, you cannot receive Attendance Allowance as well.



For more information about Attendance Allowance, including eligibility and how to apply, contact the **Age Scotland helpline** on **0800 12 44 222**.



Pension Credit

Pension Credit is a means-tested benefit for those who have reached State Pension age and are on a low income.

The amount you could get may be higher if you have a disability, caring responsibilities or are responsible for certain housing costs such as eligible service charges and payments under a co-ownership scheme.



To apply by telephone contact the **Pension Credit claim line** on **0800 99 1234**.

Housing Benefit

Housing Benefit provides means-tested help with your rent and eligible service charges if you are over State Pension age and have a low income.

Some War Pension and Armed Forces Compensation Scheme payments may be ignored by the council when working out your income, which could increase the amount of Housing Benefit you receive.



For more information and a benefit check to see if you could be eligible, contact the **Age Scotland** helpline on **0800 12 44 222**, or to apply for Housing Benefit, speak to your local council.



Universal Credit

Universal Credit is a means-tested benefit for those who are under State Pension age and on a low income.

You may get extra Universal Credit if you are responsible for a child, have a disability, are a carer or have certain housing costs including rent and eligible service charges.



For more information and to make a claim visit www.gov.uk/universal-credit/how-to-claim.

You can contact the **Citizens Advice Bureau Help to Claim** service on **0800 0232581**.

Council Tax Support

There are many situations in which you may be able to claim a Council Tax Reduction, exemption or discount, for example:

- you are on a low income, or live with someone on a low income
- you receive certain income-related benefits
- you have a disability
- you are over State Pension age
- you live alone

Some War Pension and Armed Forces Compensation Scheme payments may be ignored by the council when working out your income, which may increase the amount of Council Tax support you can get.



For more information or a benefit check to see if you could be eligible, contact the **Age Scotland** helpline on **0800 12 44 222**, or speak to your local council to make an application.



Carer's Allowance

You may be entitled to claim Carer's Allowance if you regularly spend at least 35 hours a week caring for a person who receives:

- Attendance Allowance
- Disability Living Allowance care component at the middle or higher rate
- Personal Independence Payment daily living component at either rate
- Armed Forces Independence Payment
- Constant Attendance Allowance at the full-day rate or more, paid with Industrial Injuries Disablement Benefit or War Pension

If you are in employment but your income is low, you may still be able to claim Carer's Allowance.

If you live in Scotland and receive Carer's Allowance, you may also get a Carer's Allowance Supplement from the Scottish Government. This is paid every six months, to people who were receiving Carer's Allowance payments on the qualifying date. There are two qualifying dates each year, one in April and one in October.

Carer's Allowance overlaps with some other benefits, particularly State Pension. A claim for Carer's Allowance can also reduce the benefits of the person you are caring for so you should get advice before applying.



Please call the **Age Scotland helpline** on **0808 12 44 222**

if you would like to find out how a claim for Carer's Allowance would affect your financial situation, or to find out more about the Carer's Allowance Supplement.



Looking after your money

Changes such as retirement, ill health or bereavement can make it more difficult than usual to manage your money, and can often put a strain on your finances.

An experienced money adviser at an independent advice agency such as your local **Citizens Advice Bureau** can talk to you about your rights and options, and help you make the right decisions for your situation.

i The **Age Scotland helpline** can give you advice and information on a range of money issues, on **0800 12 44 222**.

You can also contact Citizens Advice's **Armed Services Advice Project** for advice about money, debt and benefits on **0808 800 1007**.

Whatever your situation, a money adviser will have seen it before, and will ensure you understand the options available without judging or criticising you.



Scottish Welfare Fund

The Scottish Welfare Fund was set up by the Scottish Government to help people who are on a low income and in difficult situations, where an award of cash or goods will reduce a risk to their health and safety, or help them to live independently.

Each local council looks after its own pot of money but there is national guidance about how they should make their decisions. There are two types of grants available:

Crisis Grants provide help in an emergency or disaster, for things like food, heating and travel expenses.

Community Care Grants can help someone to become or stay independent in their community when, without the help, they may need residential care. They can also help families facing exceptional pressure.

Contact your local council to apply, or if you need support to make the application, get in touch with your local **Citizens Advice Bureau** or **Welfare Rights** team.



Charities and Benevolent Funds

There are several charities and benevolent funds who provide individual grants to veterans and their dependants.

Some are regimental or service organisations, who provide assistance only to their former members. Others can help anyone who has served in the Armed Forces, and sometimes their families and carers.

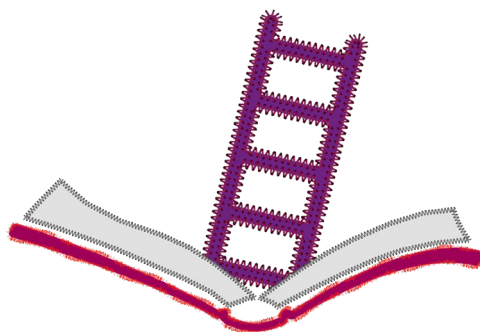
Grants are usually given to ease financial problems or help with the purchase of specific equipment such as mobility aids. They may also be given for household repairs, respite breaks and essential household items.

i **SSAFA**, the Armed Forces charity, can assist with finding and applying for suitable grants. You can speak to them on their **Forcesline**, **0800 731 4880**, online at **www.ssafa.org.uk** or by contacting your local branch.

Turn2Us is a national charity providing help for people in financial need to gain access to charitable grants and welfare benefits. There is a search facility on their website **www.turn2us.org.uk** or you can call them on **0808 802 2000**.

RAFA, the Royal Air Forces Association, can give financial assistance to serving and veteran RAF personnel and their families for a range of purposes. Contact them on **0800 018 2361** for more information.

Education, training and employment



There are several organisations who support members of the veteran community to access education, training and employment. Some focus on recent service leavers who are transitioning to civilian life and some support veterans throughout their working lives.

The Disabled Veterans' Scholarships Fund can provide access to free **Open University** education to veterans who have a disability due to their military service. Fifty scholarships are offered each year.

i For more information, contact The Open University on **0300 303 5303** or see their website **www.open.ac.uk/courses/fees-and-funding/disabled-veterans-scholarship-fund**.

Skills Development Scotland (SDS) offers a range of services to help former members of the Armed Forces make the transition to civilian life, including career advice, help to write a CV and information on local opportunities.

i Contact them on **0800 917 8000** or see **www.skillsdevelopmentscotland.co.uk/contact-us** to find details of your local SDS office.



RFEA, the Forces Employment Charity, can provide support, career advice and job opportunities to former members of the Armed Forces however long it is since you left.

i You can register for their employment services online at **www.rfea.org.uk/jobseekers** or by telephone on **0121 262 3058**.

Poppyscotland provides help to veterans who are unemployed and living with a mental health condition through one-to-one support and group sessions. These are run with SAMH, the Scottish Association for Mental Health. Poppyscotland also provide employment grants and run residential courses for veterans who are unemployed or considering a career change.

i Visit **www.poppyscotland.org.uk/get-help/employment** for more information or call them on **0131 550 1568**.

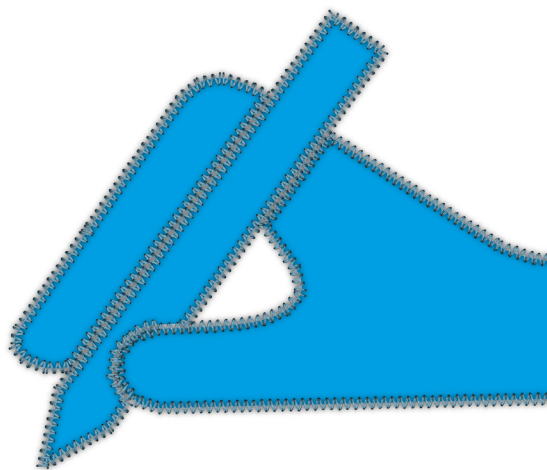
Since 2011 there has been no fixed retirement age, and with State Pension age rising many people are working into their late sixties.

i For more information about your rights as an older worker, contact our helpline on **0800 12 44 222** to request a copy of our **Older Workers Guide**.

ACAS the workplace **Advisory, Conciliation and Arbitration Service** provides free, impartial advice on employment rights and resolving workplace disputes.

i Visit the ACAS website **www.acas.org.uk** or call their helpline on **0300 123 1100**.

Planning for the future



Advance Directives

An Advance Directive, sometimes called a Living Will, allows you to record any medical treatments that you do not want to be given in the future. It is not legally binding in Scotland but should be taken into account by medical professionals when making decisions about treatment.

If you are thinking about drawing up an Advance Directive, speak to your GP about the treatment options that are likely to be available to you, and the consequences of refusing them.

If you decide to go ahead, ensure those close to you know about your wishes and give anyone likely to be contacted in a medical emergency a copy of the document.

i If you would like further information, contact the **Age Scotland helpline** on **0800 12 44 222** and request a copy of our **Planning your future healthcare** publication.


Powers of Attorney

A Power of Attorney is a legal document you can use to allow someone to make decisions on your behalf if you become unable to do so yourself, or to support you to make financial decisions.

The person who gives the powers is the granter, and the person who agrees to act on that person's behalf is the attorney.

Having a Power of Attorney can give you peace of mind that someone knows what is important to you. If they need to act on your behalf, they will have all the information they need to take appropriate action with confidence.

Being someone's next of kin does not give you the right to make decisions if they lose the capacity to make their own, and is not a substitute for Power of Attorney.

 Call the **Age Scotland helpline** on **0800 12 44 222** for more information about the different types of Power of Attorney and what they are used for, and a copy of our **Guide to Power of Attorney in Scotland** publication.

Funerals

Planning ahead for your funeral is important, so you can be confident there is money available to cover the cost, and you know your wishes will be followed.

There are several ways you can ensure your funeral can be paid for, from putting aside money in a savings account to pre-paid funeral plans and insurance policies. However, if you can't save enough money to pay for your funeral, your family may be entitled to financial help.

The Scottish Government's **Funeral Support Payment** can help with the cost of a funeral if you live in Scotland, have a low income and receive a qualifying means-tested benefit such as Pension Credit.



For more information and a copy of our Funeral Support Payment guide, call the **Age Scotland helpline** on **0800 12 44 222**.

To apply for a Funeral Support Payment, contact **Social Security Scotland** on **0800 182 2222**.

If someone dies as a result of service in the Armed Forces before April 2005, and they were receiving Constant Attendance Allowance or Unemployability Supplement with a War Pension at the 80% rate or higher, **Veterans UK** may be able to pay a grant towards the funeral cost.

The grant can be paid to their widow or widower, next of kin or person paying for the funeral.



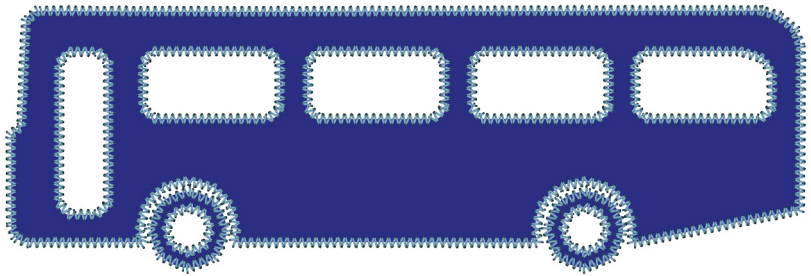
For more information, contact **Veterans UK** on **0808 1914 2 18**.

When the person responsible for the funeral costs does not qualify for a Funeral Support Payment or Veterans UK grant, there may be other ways to pay for the funeral, such as a charitable grant.

 If you are struggling with funeral costs and need further advice, contact the **Armed Services Advice Project** on **0808 800 1007**, or **SSAFA's Forcesline** on **0800 731 4880**.

If there is no-one who is willing or able to cover the cost, the council can arrange and pay for a basic funeral. Speak to your local council for more information.

 For more information about help with funeral costs, see our publication **Arranging a Funeral** or contact the **Age Scotland helpline** on **0800 12 44 222**.



Out and about

Bus travel in Scotland

If you are over 60 you can apply for a **National Entitlement Card**, which gives you free bus travel throughout Scotland on almost all local and long distance services.

Some councils also allow free or discounted travel on their rail, tram or subway services, and cardholders living in Orkney, Shetland and the Western Isles receive two free return ferry journeys each year to the Scottish mainland.

You can apply for a National Entitlement Card and get free bus travel whatever your age if you receive a War Pension Mobility Supplement, or have mobility problems and have received a lump sum payment under the Armed Forces Compensation Scheme.

You may also be able to apply for a companion card if your disability means you are not able to travel alone or find it very difficult to do so.



To apply for a National Entitlement Card, contact your **local council office**.



Blue Badge

If you receive a War Pension Mobility Supplement, or have received a tariff one to eight lump sum payment from the Armed Forces Compensation scheme, and you are unable to walk or have substantial difficulty walking, you may be eligible for a Blue Badge.

Your Blue Badge usually lets you park for free in on-street pay-and-display spaces, on single and double yellow lines and in on-street disabled parking bays, subject to parking safety regulations. Private car parks may charge a fee or limit the time you are allowed to park for.

Someone else can use your Blue Badge if you're in the car with them, for example if they are picking you up or dropping you off, and they need to park close to where you are going.

If you are travelling abroad, check if you can use your Blue Badge with an organisation such as a Tourist Information Centre in the country you are visiting.



You can apply for a Blue Badge online at **www.gov.uk/apply-blue-badge**, or by contacting your local council.



Rail

If you have an **HM Forces Railcard** you can continue to use it until its expiry date, even if you have left the service. However, it cannot be renewed once you have left.

You are eligible for a **Veterans Railcard** providing you have served for at least one day or more in Her Majesty's Armed Forces (Regular or Reserve). Merchant Mariners who have seen duty on legally defined military operations are also eligible.

The Railcard can be used to get discounts on rail travel in England, Wales and Scotland.

i Apply online at **www.veterans-railcard.co.uk**
or for more information call National Railcards
on **0345 301 1656**.

If you have a disability which makes travelling by train difficult, you may be able to buy a **Disabled Persons Railcard**. This allows you to purchase discounted train tickets for you, and for another adult travelling with you.

i You can apply online at **www.disabledpersons-railcard.co.uk**,
or contact the **Disabled Persons Railcard Office**
on **0345 605 0525**.

If you're aged 60 or over and in receipt of a War Widow's Pension, you can get a 25% discount on the cost of a **Senior Railcard** which saves a third on rail travel throughout Great Britain.



An **Armed Forces Railcard for War Widows and Widowers** saves a third on rail travel throughout Great Britain. It is available to surviving spouses, partners and dependants over 16, who receive:

- A Forces Family Pension from either the Armed Forces Pension Scheme 1975 or 2005.

and

- A War Widow(er)s or Child's War Pension **or**
- A survivor (spouse / child)'s Guaranteed Income Payment (GIP) from the Armed Forces Compensation Scheme



For more information and to apply, contact the **Royal British Legion** on **0808 802 8080**.

You can also download an application form from the **War Widows' Association of Great Britain** website, at **www.warwidows.org.uk/travel-cards**.

Taxis

Fares4Free is an organisation which coordinates and provides free transport for veterans to attend essential appointments and access vital services.



For more information about the support they provide and areas they cover see their website **www.fares4free.org** or contact them on **07708 299 399**.



Other Discounts

People serving in the Armed Forces, veterans and their families can get discounts for many goods and services through the **Defence Discount Service**, the official MOD discount service for the UK's Armed Forces and veterans.

Savings can be obtained online via the website, or on the high street with a Defence Privilege Card, for which there is a small fee (currently £4.99 for five years).

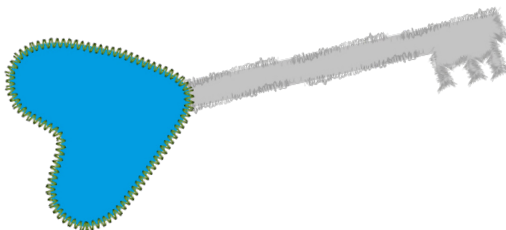
i Register for the **Defence Discount Service** online at **www.defencediscountservice.co.uk**, or for support call them on **01509 233446**.

Radar Keys

The RADAR national key scheme provides access to locked accessible toilets, in places such as bus and train stations, shopping centres and other public spaces.

Official Radar keys cost around £5 and can be obtained from **Disability Rights UK**, and other outlets across the country such as council offices. Disability Rights UK have lists of the locations of national key scheme toilets in each area for £3.50 per region.

i To purchase a RADAR key, contact **Disability Rights UK** on **0203 687 0790** or buy online at **www.disabilityrightsuk.org/shop**.





Social and community

Veterans who would like to become more involved in their local community, or are experiencing loneliness or isolation, can get help from a number of sources.

The **Age Scotland** helpline offers friendship, information and advice, and can help you to find local social activities or support. We can connect you with opportunities specifically for veterans, such as the Armed Forces and Veterans Breakfast clubs that run in many areas, offering camaraderie and activities to those who have served in the military. Call **0800 12 44 222** to speak to a friendly advisor.

Legion Scotland have **Veteran Community Support Volunteers** who can visit you at home, and link you to activities such as comradeship events, remembrance services and the Legion network of clubs.



You can call them on **0131 550 1560** or visit **www.legionscotland.org.uk/befriending**.

The **RAF Association** has volunteers who offer regular friendship to RAF veterans. You can call them on **0800 018 2361**.

There are several regional facilities offering support and activities for veterans, such as Erskine's **Reid MacEwen Activity Centre** in Renfrewshire, the **Lothian Veterans Centre** in Midlothian and the **Coming Home Centre** in Glasgow. Speak to the Age Scotland helpline on **0800 12 44 222** for more information about local groups and clubs.

Sight Scotland Veterans has activity centres for its members in West Lothian and Renfrewshire, and runs a social programme for visually impaired veterans across Scotland.



Call **0800 035 6409** or visit **<https://sightscotland.org.uk/veterans>**.

Other useful Contacts



Nautilus Welfare

Advice and assistance on money, health and other issues, for retired seafarers and their dependants.

0151 346 8840 / www.nautiluswelfarefund.org

SAIL, the Seafarer's Advice and Information Line

SAIL is a citizens advice service for seafarers including current and former Royal Navy, Marines, auxiliary, reserve and Merchant Navy personnel. They provide information about benefits, debt, housing and more.

0800 160 1842 / advice@sailine.org.uk / <http://sailine.org.uk>

Veterans Assist Scotland

Veterans Assist Scotland signpost and connect veterans and their families to organisations and services across Scotland. They have detailed online information on many topics including healthcare, money, housing and employment.

www.veterans-assist.org

Veterans Gateway

Advice on money, housing, health and more, by telephone and online. Contact details for organisations who provide a wide range of support and services to veterans. A Veterans Gateway mobile phone app is also available to download from Google Play and the Apple App Store.

0808 802 1212 / www.veteransgateway.org.uk

Veterans Welfare Service

Welfare advice and support for veterans and their families by telephone or in person.

0141 224 2709

How you can help

Our vision is a Scotland where everyone can love later life.

All the information and advice we provide is free and completely impartial and in helping people access their rights and entitlements, it can be life changing.

We are an ageing population and more people than ever are coming to us for support. You can help us be there for those that need us most.



Make a donation

No matter how small or large, donations make a massive difference and help us continue our important work.

- Call **03330 15 14 60**
- Visit **age.scot/donate**
- Text **LATERLIFE** to **70085** to donate £5.*



Fundraise

Whether it is having a bake sale, running a marathon or knitting small hats for the Big Knit, there are so many ways to raise vital funds to support our work. To find out more, call **0333 323 2400** or visit **age.scot/fundraise**.



Leave us a gift in your Will

By choosing to leave us a gift in your Will, you can help Age Scotland to continue being there for vulnerable older people in the years to come. To find out more, call **0333 323 2400** or visit **age.scot/legacy**.

Let's keep in touch



Sign up to our newsletter

Our regular newsletters by email contain details of our campaigns, services and how you can support our work.

Sign up today by visiting **age.scot/roundup**



Follow us on social media

Our social media channels are a great way to keep up to date with our work and issues that affect older people.



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Age Scotland Veterans' Project

Telephone

0333 323 2400

Email

veteransproject@agescotland.org.uk

Visit us online

www.agescotland.org.uk/veterans

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part-funding this publication



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Complete and post this card to us to receive newsletters and advice guides from the Veterans' Project.

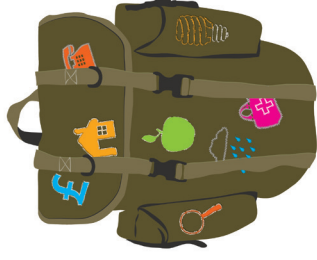
Full name _____

Address _____

Postcode _____

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Alternatively ask to join our mailing list by phone; **0333 323 2400**, or email; **veteransproject@agescotland.org.uk**. You can withdraw from our mailing list at any time by email or phone, and your information will not be shared with any third parties or used for any other purpose.



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